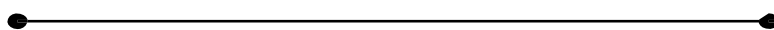




Earning Your Business Every Day

*Risk Appetite Guide
Quick Reference*



*All States
Except New Jersey*



Merchants Insurance Group is pleased to provide you with our Marketing Guide. Merchants offers a broad portfolio of commercial property and casualty insurance products. This guide provides an overview of our position on many classes of business, and will help you determine our overall underwriting approach for the classes listed.

Please contact your Territory Manager to determine if there are any state specific guidelines not contemplated in this guide. You also need to review the product eligibility guidelines and your agency binding authority. These documents are located on the Merchants Web Site: www.merchantsgroup.com/

Our risk desirability is shown in this guide by using the following symbols:

- indicates this is a class or line of business that we prefer to write, subject to loss history and other underwriting information.
- ▼ indicates we would like you to discuss the classification or line of business with your Underwriter prior to quoting or binding the exposure, as we may have specific underwriting requirements for the class.
- ⊘ indicates the classification or line of business is not desirable to Merchants Insurance Group and should not be submitted.

Regardless of the symbol shown in the manual, if you have an insured whom you believe would be a good account for Merchants Insurance Group, please contact your underwriter to discuss the risk.

Business Description	MAP Class Code	ISO GLClass Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol
Abrasive Wheel Mfg.		050010			R	R	R	R	R	R	R
Abrasives or Abrasive Products Mfg.		050017			R	R	R	R	R	R	R
Abrasives or Abrasive Products Mfg.-Artificial		050015			R	R	R	R	R	R	R
Adhesive Mfg.		050045			R	R	R	R	R	R	R
Adhesive Tape Mfg.		050047			R	R	R	R	R	R	R
Adult Day Care-Not-For-Profit Only		040005			R	R	R	R	R	R	R
Adult Day Care-Other Than Not-For-Profit		040006			R	R	R	R	R	R	R
Advertising Sign Cos.-Outdoor		090089			R	R	R	R	R	R	R
Aerosol Container Mfg.		051001			R	R	R	R	R	R	R
Aerosol Containers-Filling or Charging for Others		051005			R	R	R	R	R	R	R
Air Conditioning and Heating (Combined) or Heating Equipment Dealers or Distributors Only		013930			R	R	G	G	Y	G	G
Air Conditioning and Heating (Combined) or Heating Systems or Equipment Dealers or Distributors and Installation, Servicing or Repair - NO LPG Equipment Sales or Work		095647			R	R	Y	Y	Y	G	G
Air Conditioning and Heating Supplies	131000	013930		RETL	G	R	G	G	G	G	G
Air Conditioning and Heating Supplies - Wholesale	131002	013930		WHLS	G	R	G	G	G	G	G
Air Conditioning and Heating Systems Work (Retail / Installation Market Segment)	131004	091111		RTIN	G	R	G	G	Y	G	Y
Air Conditioning and Heating Work	132000	095647		CONT	G	R	G	G	G	G	G
Air Conditioning Equipment - Sales Only		010010			R	R	G	G	Y	G	G
Air Conditioning Equipment Mfg.		051116			R	R	R	R	R	R	R
Air Conditioning Systems or Equipment - Sales, Installation, Servicing or Repair		091111			R	R	G	G	Y	G	G
Aircraft or Aircraft Parts Mfg.		051201			R	R	R	R	R	R	R
Airport Control Towers-Not Operated Exclusively by the Federal Aviation Administration		040020			R	R	R	R	R	R	R
Airport Runway or Warming Apron-Paving or Repaving, Surfacing, Resurfacing or Scraping		091125			R	R	R	R	R	R	R
Airport-Lessees of Portions of Airports Engaged in the Sale of Aircraft or Accessories, Servicing or Repairing of Aircraft or Pilot Instructions		040026			R	R	R	R	R	R	R
Airports-Commercial		040010			R	R	R	R	R	R	R
Airports-Private		040015			R	R	R	R	R	R	R
Alarm Mfg.-Burglar		051205			R	R	R	R	R	R	R
Alarm Mfg.-Fire or Smoke		051206			R	R	R	R	R	R	R
Alarms and Alarm Systems - Installation, Servicing or Repair		091127		CONT	R	R	G	R	Y	G	R
Alarms-Security Systems-Monitoring		091130			R	R	R	R	R	R	R
Alcohol Mfg.-Not Beverage		051210			R	R	R	R	R	R	R
Ambulance Service, First Aid or Rescue Squads-Not-For-Profit Only		040032			R	R	R	R	R	R	R
Ambulance Service, First Aid or Rescue Squads-Other Than Not-For-Profit		040031			R	R	R	R	R	R	R
Ammunition Mfg.		051211			R	R	R	R	R	R	R
Amusement Centers		010015			R	R	R	R	R	R	R
Amusement Devices		040040			R	R	R	R	R	R	R

Business Description	MAP Class Code	ISO GLClass Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol
Amusement Devices-Operated in Connection with Carnivals or Fairs-Not-For-Profit Only		040042			R	R	R	R	R	R	R
Amusement Devices-Operated in Connection with Carnivals or Fairs-Other Than Not-For-Profit		040041			R	R	R	R	R	R	R
Amusement Parks		010020			R	R	R	R	R	R	R
Analytical Chemists		091135			R	R	R	R	R	R	R
Anhydrous Ammonia Dealers and Distributors		010036			R	R	R	R	R	R	R
Animals-Draft		040045			R	R	R	R	R	R	R
Animals-Saddle-for Rent		040046			R	R	R	R	R	R	R
Animals-Saddle-Private		040047			R	R	R	R	R	R	R
Antique Stores		010026			R	R	Y	G	Y	G	G
Apartment Buildings		060010		HABT	R	R	Y	Y	R	R	Y
Apartment Buildings - garden		060011		HABT	R	R	R	R	R	R	R
Apartment Buildings or Hotels time-sharing - less than 4 stories		060012		HABT	R	R	R	R	R	R	R
Apartment Buildings or Hotels time-sharing - 4 stories or more		060013		HABT	R	R	R	R	R	R	R
Apartment Hotels - less than 4 stories		060015		HABT	R	R	R	R	R	R	R
Apartment Hotels - 4 stories or more		060016		HABT	R	R	R	R	R	R	R
Appliance and Accessory Installation, Servicing or Repair - Commercial		091150			R	R	G	G	Y	G	G
Appliance and Accessory Installation, Servicing or Repair - Household	131006	091155		SERV	R	R	G	G	Y	G	G
Appliance Installation or Repair - Household Type only - Electrical	132011	091155		CONT	G	R	G	G	G	G	G
Appliance Installation or Repair- Household Type - Gas	132014	091155		CONT	G	R	G	G	G	G	G
Appliance Store - Household Type	131008	010042		RETL	G	R	G	G	G	G	G
Appliance Store - Household Type (Retail / Installation Market Segment)	131012	091155		RTIN	G	R	G	G	Y	G	G
Appliance Store - Household Type - Wholesale	131010	010040		WHLS	G	R	G	G	G	G	G
Appliances and Accessories Mfg.- Commercial-Gas		051220			R	R	R	R	R	R	R
Appliances and Accessories Mfg.- Commercial-Not Gas		051221			R	R	R	R	R	R	R
Appliances and Accessories Mfg.- Household-Gas		051222			R	R	R	R	R	R	R
Appliances and Accessories Mfg.- Household-Not Gas		051224			R	R	R	R	R	R	R
Archery Ranges-Indoor		010052			R	R	R	R	R	R	R
Archery Ranges-Other Than Indoor		010054			R	R	R	R	R	R	R
Armored Car Service Cos.		091160			R	R	R	R	R	R	R
Army and Navy Store		010060			R	R	R	R	R	R	R
Art Galleries-Not-For-Profit Only		010066			R	R	R	R	R	R	R
Art Galleries-Other Than Not-For-Profit		010065			R	R	R	R	R	R	R
Asbestos Goods Mfg.		051230			R	R	R	R	R	R	R
Asphalt or Tar Distilling or Refining		051240			R	R	R	R	R	R	R
Asphalt Works		051241			R	R	R	R	R	R	R

Business Description	MAP Class Code	ISO GLClass Code	Auto Repair Class Code	Market Segment	MAP Symbol	Auto Repair Symbol	Property Symbol	General Liability Symbol	Worker's Comp Symbol	Commercial Auto Symbol	Umbrella Symbol
Athletic or Sports Contests-In Buildings-Lessees-Not-For-Profit Only		040064			R	R	R	R	R	R	R
Athletic or Sports Contests-In Buildings-Lessees-Other Than Not-For-Profit		040063			R	R	R	R	R	R	R
Athletic Games Sponsored by the Insured-Not-For-Profit Only		040061			R	R	R	R	R	R	R
Athletic Games Sponsored by the Insured-Other Than Not-For-Profit		040059			R	R	R	R	R	R	R
Athletic Programs-Amateur-Not- For-Profit Only		040067			R	R	R	R	R	R	R
Athletic Programs-Amateur-Other Than Not-For-Profit		040066			R	R	R	R	R	R	R
Athletic Teams-Professional or Semi-Professional		040069			R	R	R	R	R	R	R
Auctioneers-Livestock-Sales Conducted Away from the Insured's Premises		091175			R	R	R	R	R	R	R
Auctioneers-Sales Conducted Away from the Insured's Premises		091177			R	R	R	R	R	R	R
Auctions-on Premises Owned or Rented by the Insured		091179			R	R	R	R	R	R	R
Automobile Dismantling		091190			R	R	R	R	R	R	R
Automobile Mfg. or Assembling		051255			R	R	R	R	R	R	R
Automobile Parts, Accessories and Supplies	131014	010071		RETL	G	R	G	G	G	G	G
Automobile Parts, Accessories and Supplies - Wholesale	131016	010070		WHLS	G	R	G	G	G	G	G
Automobile Quick Lubrication Services (do not use)		010072		SERV	R	R	Y	Y	Y	G	Y
Automobile Renting or Leasing Cos.		060035			R	R	R	R	R	R	R
Automobile Repair or Service Shops, NOC		010073	909323	SERV	R	G	G	G	G	G	G
Automobile Repair Shops - Self Service - No Body Repair		010075			R	R	R	R	R	Y	R
Automobile Repair: Air Conditioning Systems		010073	909321	SERV	R	G	G	G	G	G	G
Automobile Repair: Auto Collision Repair		010073	909328	SERV	R	G	G	G	G	G	G
Automobile Repair: Electrical Installation and Repair		010073	909325	SERV	R	G	G	G	G	G	G
Automobile Repair: Glass Installation		010073	909322	SERV	R	G	G	G	G	G	G
Automobile Repair: Quick Lubrication Services		010072	909329	SERV	R	G	G	G	G	G	G
Automobile Repair: Transmission Systems		010073	909326	SERV	R	G	G	G	G	G	G
Automobile Repair: Tune Up and Emissions Testing		010073	909327	SERV	R	G	G	G	G	G	G
Automobile, Bus and Truck Body Mfg.		051250			R	R	R	R	R	R	R
Automobile, Bus or Truck Parts Mfg.-Not Operating Parts		051252			R	R	R	R	R	R	R
Automobile, Bus or Truck Parts Mfg.-Operating Parts		051253			R	R	R	R	R	R	R
Automobile, Bus or Truck Parts Mfg.-Passenger Restraining Devices		051254			R	R	R	R	R	R	R
Automobile, Bus, and Truck Body Mfg.		051250			R	R	R	R	R	R	R